

**UNITED STATES BANKRUPTCY COURT
MIDDLE DISTRICT OF NORTH CAROLINA
DURHAM DIVISION**

In re:

Darryl Eugene Craig and Audrey Louise Craig

S.S. Nos.: xxx-xx-2786 and xxx-xx-3433

Mailing Address: 1609 Silk Oaks Court, Mebane, NC 27302-

Case No. 09-81637

Debtors.

NOTICE TO CREDITORS AND PROPOSED PLAN

The Debtors have filed for relief under Chapter 13 of the United States Bankruptcy Code on September 21, 2009.

The filing automatically stays collection and other actions against the Debtors, Debtors' property and certain co-debtors. If you attempt to collect a debt or take other action in violation of the bankruptcy stay, you may be penalized.

Official notice will be sent to creditors, which will provide the name and address of the Trustee, the date and time of the meeting of creditors, and the deadline for objecting to the plan. The official notice will include a proof of claim form.

A creditor must timely file a proof of claim with the Trustee in order to receive distributions under the plan. The Trustee will mail payments to the address provided on the proof of claim unless the creditor provides another address in writing for payments. If the claim is subsequently assigned or transferred, the Trustee will continue to remit payment to the original creditor until a formal notice of assignment or transfer is filed with the Court.

Attached is a copy of the Debtors' proposed Chapter 13 Plan consisting of 2 documents entitled: (1) Chapter 13 Plan and (2) Ch. 13 Plan - Debts Sheet (Middle). This is the same Plan that has already been filed with the Court.

Dated: October 8, 2009

LAW OFFICES OF JOHN T. ORCUTT, P.C.

/s John T. Orcutt

John T. Orcutt

N.C. State Bar No. 10212

Counsel for the Debtors

6616-203 Six Forks Rd.

Raleigh, N.C. 27615

Tel. No. (919) 847-9750

circular.wpt (rev. 5/17/09)

CH. 13 PLAN - DEBTS SHEET (MIDDLE DISTRICT - DESARDI VERSION)

Date: 8/28/09

Lastname-SS#: craig-2786

RETAIN COLLATERAL & PAY DIRECT OUTSIDE PLAN

SURRENDER COLLATERAL

Creditor Name	Sch D #	Description of Collateral
BB&T	1	Infiniti QX56
Suntrust	5	House and Land
Suntrust	6	House and Land

Creditor Name	Description of Collateral

ARREARAGE CLAIMS

REFLECTED EXECUTORY CONTRACTS/LEASES

Creditor Name	Sch D #	Arrearage Amount	(See ?)
			**
			**
			**
			**
			**
			**
			**
			**
			**

Creditor Name	Description of Collateral

LTID - DEBTS ON PRINCIPAL RESIDENCE & OTHER LONG TERM DEBTS

Creditor Name	Sch D #	Monthly Contract Amount	Int. Rate	Adequate Protection	Minimum Equal Payment	Description of Collateral
			N/A	n/a		
			N/A	n/a		
			N/A	n/a		
			N/A	n/a		

SED - SECURED DEBTS @ FMV

Creditor Name	Sch D #	FMV*	Int. Rate	Adequate Protection	Minimum Equal Payment	Description of Collateral
Coastal Fed Credit Union	2	\$10,192	6.00	\$102	\$214.63	05 Lincoln LS
Duke Fed Credit Union	3	\$16,848	6.00	\$168	\$354.80	09 Toyota Camry
			6.00			
			6.00			

SED - SECURED DEBTS @ 100%

Creditor Name	Sch D #	Payoff Amount	Int. Rate	Adequate Protection	Minimum Equal Payment	Description of Collateral
Duke Fed Cred Union X-Collateral	3		6.00			09 Toyota Camry
			6.00			
			6.00			
			6.00			
			6.00			

ATTORNEY FEE (Unpaid part)

Amount

Law Offices of John T. Orvitt, P.C. \$2,800

SECURED TAXES

Secured Amt

IRS Tax Liens

Real Property Taxes on Retained Realty

UNSECURED PRIORITY DEBTS

Amount

IRS Taxes

State Taxes

Personal Property Taxes

Alimony or Child Support Arrears

CO-SIGN PROTECT (Pay 100%) Int. Rate Payoff Amt

All Co-Sign Protect Debts (See*)

GENERAL NON-PRIORITY UNSECURED

Amount**

DMI= None(\$0)

None(\$0)

PROPOSED CHAPTER 13 PLAN PAYMENT

\$598 per month for 60 months, then

N/A per month for N/A months.

Adequate Protection Payment Period: 10.41 months.

Adequate Protection = Monthly Adequate Protection payment amt.

* May include up to 2 post-petition payments.

** Co-sign protect on all debts so designated on the filed schedules.

** = Greater of DMI's ACP or EAE (Page 4 of 4)

Ch13Plan_MD (New_DeSardi) (6/24/09) © John T. Orvitt

Other Miscellaneous Provisions

Plan to allow for 3 "waivers".

CERTIFICATE OF SERVICE

I, Charlene Free, the undersigned, certifies that a copy of the foregoing **NOTICE TO CREDITORS AND PROPOSED PLAN** was served by automatic electronic noticing upon the following Trustee:

Richard M. Hutson, II
Chapter 13 Trustee

and was also served by first class U.S. mail, postage prepaid, to the following parties at their respective addresses:

All the creditors set forth on the mailing matrix filing in this case.

/s Charlene Free

Charlene Free

North Carolina Department of Revenue
c/o NC Department of Justice
Post Office Box 629
Raleigh, NC 27602-0629

ChexSystems
Attn: Consumer Relations
7805 Hudson Road, Ste. 100
Woodbury, MN 55125

NC Department of Revenue
Post Office Box 25000
Raleigh, NC 27640-0002

Employment Security Commission
Attn: Benefit Payment Control
Post Office Box 26504
Raleigh, NC 27611-6504

American Express
777 American Expressway
Fort Lauderdale, FL 33337-0001

Orange County Tax Collections**
PO Box 8181
Hillsborough, NC 27278

Credit Bureau
Post Office Box 26140
Greensboro, NC 27402

BB&T Loan Services
Post Office Box 2306
Wilson, NC 27894

Suntrust
Cardmember Services
P.O. Box 921819
Norcross, GA 30010-1819

NC Child Support
Centralized Collections
Post Office Box 900006
Raleigh, NC 27675-9006

Chase Bank
Recovery Department
Post Office Box 659409
San Antonio, TX 78217-9409

SunTrust Bank
Post Office Box 85160
Richmond, VA 23285-5160

Internal Revenue Service**
Post Office Box 21126
Philadelphia, PA 19114-0326

Citi Health Card
Post Office Box 689182
Des Moines, IA 50368

SunTrust Mortgage, Inc.
Customer Service Department
Post Office Box 26149
Richmond, VA 23260-6149

Equifax Information Systems LLC
P.O. Box 740241
Atlanta, GA 30374-0241

Coastal Federal Credit Union **
Post Office Box 58429
Raleigh, NC 27658-8429

The Law Offices of John T. Orsi
6616-203 Six Forks Road
Raleigh, NC 27615

Experian
P.O. Box 2002
Allen, TX 75013-2002

Credit Bureau of Greensboro**
Post Office Box 26140
Greensboro, NC 27402-0040

Innovis Data Solutions
Attn: Consumer Assistance
P.O. Box 1534
Columbus, OH 43216-1534

Duke Federal Credit Union **
2200 West Main Street
Suite L 100
Durham, NC 27705

Trans Union Corporation
P.O. Box 2000
Crum Lynne, PA 19022-2000

GEMB/Lowe's
Post Office Box 981064
El Paso, TX 79998-1064